



What's New?

From the Benefits and Entitlements Service Team (BEST)

19 Jul 04

- **Thrift Savings Plan (TSP) Participant Statements for the Quarter Ending 30 Jun 04 are now available** on the TSP website at www.tsp.gov, under Account Access. Employees may also request the Jul 04 statement be mailed to them by calling the ThriftLine at 1-877-968-3778, TDD 1-877-847-4385, or if overseas, 504-255-8777.
- **TSP HIGHLIGHTS, July 2004.** This Highlights provides a reminder of the new toll-free ThriftLine number and the changes to the loan program effective 1 Jul 04. It also provides advice on how employees can consider and compute how much money they will need in retirement. The Jul 04 Highlights is available at <http://www.tsp.gov/forms/high04july.pdf>.

13 Jul 04

- **Flexible Spending Account (FSA) Program Update on Paperless Reimbursement Program.** On 7 Jul 04, the Office of Personnel Management (OPM) announced the addition of health plan "M.D. IPA - All of Maryland" to the list of plans now participating in the paperless reimbursement feature of the FSA program. Health plans currently participating are:

Association Health Plan
Blue Cross/Blue Shield
GEHA
Mail Handlers/First Health
M.D. IPA

Employees in these health plans who are participating in the FSAFEDS program may select Paperless Reimbursement by logging into "My Account" on the FSAFEDS website at <https://www.fsafeds.com/fsafeds/index.asp> and selecting the Paperless Reimbursement option on the left side of their screen. Exception: Employees who have other health plans (such as CHAMPUS or TRICARE) that contribute to payment of health bills may not use the Paperless Reimbursement feature.

- **Thrift Savings Plan Rates of Return Posted for June 2004.** The following chart of G, F, C, S, and I Fund returns represent the change in their respective share prices for the month of June 2004. The changes in share prices reflect net earnings after accrued TSP administrative expenses, trading costs and accrued investment managements fees have been deducted. Percentages in () are negative returns. The G, F, C, S, and I Fund returns for the last 12 months assume unchanging balances (time-weighting) from month to month, and assume that earnings are compounded on a monthly basis. For more information, including share costs, go to the TSP Homepage at www.tsp.gov and click on Rates of Returns.

	G Fund	F Fund	C Fund	S Fund	I Fund
June 2004	0.38%	0.60%	1.86%	2.72%	2.89%

<u>Last 12 Months</u> (7/1/2003 - 6/30/2004)	4.29%	0.30%	18.97%	29.35%	32.45%
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- **TSP loan interest rate** for new loans is 4.625%.
- **TSP Annuity interest rate index:** 4.250% for annuities purchased in July 2004, and 4.625% for annuities purchased in August 2004.

1 Jul 04

- **Thrift Savings Plan Loan Changes Effective 1 July 2004.** A \$50 fee will be deducted from the amount of each new loan disbursed on/after 1 Jul 04. You may have only one general purpose loan and one residential loan outstanding at the same time. When you pay off a TSP loan, there will be a 60-day waiting period before you can apply for another loan of the same type.
- **Longer Hours for the Thrift Savings Plan (TSP) Service Office.** The TSP Service Office is now open longer. The expanded hours are 7:00 a.m. to 9:00 p.m. Eastern Time.
- **TSP ThriftLine is Now Toll-Free.** Effective 1 July 04, employees calling the ThriftLine from the 50 United States, District of Columbia, the Virgin Islands, Puerto Rico, Guam, American Samoa, and Canada can now use the ThriftLine's new toll-free number: 1-877-968-3778 and TDD 1-877-847-4385. From other locations, you'll continue to call 1-504-255-8777 or TDD 1-504-255-5113 (not toll-free numbers).